

Access Bank (Kenya) PLC

Products Key Facts

Key Facts Document: Access Hazina Account

This document sets out specific key facts you need to know regarding **Access Hazina Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	This product targets individuals with small businesses and small-scale farmers and advance them in business through the provision of affordable banking
Key Features & Benefits	<ul style="list-style-type: none"> • No monthly ledger fees • Cheque book given at KES 18 per leaf
Terms	<p>ZERO opening balance</p> <p>ZERO minimum balance</p>
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • Counter Withdrawal Kes. 50/= • No interest earning account
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs
Disclaimers	Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries visit any of our branches or contact us on:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access Students Account

This document sets out specific key facts you need to know regarding **Access Students Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	The product promotes banking services to students in colleges, universities, tertiary and other education institutions.
Key Features & Benefits	<ul style="list-style-type: none"> • No monthly ledger fees • Cheque book given at KES 18 per leaf • 4% interest if no withdrawal is done in the year. • 3% interest subject to 1 withdrawal per quarter. No interest if withdrawal is done more than once in a quarter. • Free funds transfer for school fees payment within Kenya • Automatic account conversion to a new account 24 months after the student completes school.
Terms	<p>ZERO opening balance</p> <p>ZERO minimum balance</p>
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • Counter Withdrawal Kes. 50/= • All other charges in the Bank tariff unless exempted as a benefit • No monthly maintenance fees
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • 2 passport size photos
Process Information	<p>Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs</p>
Disclaimers	<p>Charges indicated on the products are subject to review by the Bank</p>
Enquiry Procedure	<p>In case of any enquiries visit any of our branches or contact us on:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access Early Savers Account

This document sets out specific key facts you need to know regarding **Access Early Savers Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	The product encourages parents to save for their children.
Key Features & Benefits	<ul style="list-style-type: none"> • 3% interest subject to 1 withdrawal per quarter. • No interest if more than 3 withdrawal is done in a year.
Terms	ZERO opening balance ZERO Minimum balance
Fees and Charges	All charges, fees and commissions are subject to all relevant applicable Government duty. <ul style="list-style-type: none"> • Counter Withdrawal KES 50 • All other charges in the Bank tariff unless exempted as a benefit • No monthly maintenance fees
Requirements	To get an account, you will need the following: <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • Child's birth certificate • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs
Disclaimers	Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	In case of any enquiries visit any of our branches or contact us on: For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com , W www.kenya.accessbankplc.com

Key Facts Document: Access Target Savings Account

This document sets out specific key facts you need to know regarding **Access Target Savings Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	This is a contract account which allows customers to save towards specific projects.
Key Features & Benefits	<ul style="list-style-type: none"> • 4% (p.a.) Interest rate • Interest to be calculated on a minimum monthly average balance
Terms	<p>ZERO opening balance</p> <p>ZERO minimum balance</p>
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • KES 50 over the counter • Withdrawing is at the end of tenor/savings plan (minimum of 6 months) • No Monthly Maintenance Fees • All other charges in the Bank tariff unless exempted as a benefit
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • 2 passport size photos
Process Information	<p>Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs</p>
Disclaimers	<p>Charges indicated on the products are subject to review by the Bank</p>
Enquiry Procedure	<p>In case of any enquiries visit any of our branches or contact us on:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access Salary/Everyday Banking Account

This document sets out specific key facts you need to know regarding **Access Salary / Everyday Banking Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	This product targets individuals who earn salary.
Key Features & Benefits	<ul style="list-style-type: none"> • 4% interest if no withdrawal is done in the year. • 3% interest subject to 1 withdrawal per quarter. • No interest if withdrawal is done more than once in a quarter. • Interest to be calculated on a minimum monthly average balance.
Terms	<p>ZERO opening balance</p> <p>ZERO minimum balance</p>
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • KES 50 over the counter
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • 2 passport size photos
Process Information	<p>Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs</p>
Disclaimers	<p>Charges indicated on the products are subject to review by the Bank</p>
Enquiry Procedure	<p>In case of any enquiries visit any of our branches or contact us on:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access Individual Savings Account

This document sets out specific key facts you need to know regarding **Access Individual Savings Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	To provide banking services to individuals, savings for short- or long-term goals
Key Features & Benefits	<ul style="list-style-type: none"> • 4% interest if no withdrawal is done in the year. • 3% interest subject to 1 withdrawal per quarter.
Terms	Opening balance of KES 500 ZERO minimum balance
Fees and Charges	All charges, fees and commissions are subject to all relevant applicable Government duty. <ul style="list-style-type: none"> • KES 50 over the counter
Requirements	To get an account, you will need the following: <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs
Disclaimers	Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	In case of any enquiries visit any of our branches or contact us on: For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com , W www.kenya.accessbankplc.com

Key Facts Document: Access Individual Current Account

This document sets out specific key facts you need to know regarding **Access Individual Current Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	This product seeks to provide generic current account banking services to individuals (Retail Customers)
Key Features & Benefits	<ul style="list-style-type: none"> Cash handling charges: 0.20% above KES 1,000,000
Terms	<ul style="list-style-type: none"> ZERO Opening balance Minimum balance of KES 1,000
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> KES 50 over the counter Minimum ledger fee of Kes 300 Cheque book given at KES 18 per leaf
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> Completed Account opening form Kenyan National ID 2 passport size photos
Process Information	Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs
Disclaimers	Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries visit any of our branches or contact us on:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access Corporate Current Account

This document sets out specific key facts you need to know regarding **Access Corporate Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	This product provides innovative banking services to SMEs and Corporate organizations
Key Features & Benefits	<ul style="list-style-type: none"> • Minimum ledger fee of Kes 300 • Cash handling charge: 0.20% for amounts greater than KES 1,000,000
Terms	<p>ZERO opening balance</p> <p>Minimum balance of KES 1,000</p>
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • KES 50 over the counter • Cheque book given at KES 18 per leaf • Minimum ledger fee of KES 300
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • VAT and PIN certificate for the firm • Certificate of registration • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs
Disclaimers	Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries visit any of our branches or contact us on:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access Community Current Account

This document sets out specific key facts you need to know regarding **Access Community Current Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	An account targeted at community based organizations such as Churches, Mosques, NGOs, Temples, Chama, etc to enable them do their day to day banking.
Key Features & Benefits	<ul style="list-style-type: none"> Cash handling charge: 0.20% for amounts greater than KES 1,000,000
Terms	<p>ZERO opening balance</p> <p>Minimum balance of KES 1,000</p>
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> KES 50 over the counter Cheque book given at KES 18 per leaf No Ledger fees
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> Completed Account opening form Kenyan National ID VAT and PIN certificate for the firm Certificate of registration 2 passport size photos
Process Information	Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs
Disclaimers	Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries visit any of our branches or contact us on:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access MPower Biz Account

This document sets out specific key facts you need to know regarding **Access MPower BizAccount**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	A business account specially designed to empower SMEs. It helps accountholders run their accounts at minimal cost, while equipping them with the required skills to grow their businesses.
Key Features & Benefits	<ul style="list-style-type: none"> • Cash handling charge 0.20% for amounts above KES 1,000,000 • Cheque book given at KES 18 per leaf
Terms	<p>Minimum opening balance of 1,000</p> <p>Minimum balance of KES 1,000</p>
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • KES 50 over the counter • Ledger fee flat rate of KES 1,000
Requirements	<p>Completed Account opening form</p> <ul style="list-style-type: none"> • Kenyan National ID • VAT and PIN certificate for the firm • Certificate of registration • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs
Disclaimers	Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries visit any of our branches or contact us on:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access Current Account- Premier

This document sets out specific key facts you need to know regarding **Access Current Account - Premier**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	Target affluent banking customers to conveniently cater for day to day transactional needs.
Key Features & Benefits	<ul style="list-style-type: none"> • Cash handling charge 0.20% for amounts above KES 500,000 • Cheque book given at KES 18 per leaf • Earn Interest on a minimum monthly balance.
Terms	<p>Minimum opening balance of 1,000</p> <p>Minimum balance of KES 1,000</p>
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • KES 50 over the counter • Flat rate ledger fee of KES 1,500
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs
Disclaimers	Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries visit any of our branches or contact us on:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access Lawyers Account

This document sets out specific key facts you need to know regarding **Access Lawyers Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	This account facilitates for convenient and affordable banking services to lawyers
Key Features & Benefits	<ul style="list-style-type: none"> • Cash handling charge 0.20% for amounts above KES 500,000 • Cheque book given at KES 18 per leaf • Earn Interest on a minimum monthly balance.
Terms	Opening balance of 10,000 ZERO Minimum balance
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • KES 50 over the counter • Minimum ledger fee of KES 300 • Cheque book given at KES 18 per leaf
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • VAT and PIN certificate for the firm • Certificate of registration • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs
Disclaimers	Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access Kenya Education Sector Support Programme (KESSP) Account

This document sets out specific key facts you need to know regarding **Access KESSP Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	To support the Kenya Government policy of providing Free Primary and Free Day Secondary Education in all public schools and in consideration of the need to reduce the cost of education.
Key Features & Benefits	<ul style="list-style-type: none"> No ledger fees No cash handling charges
Terms	<p>ZERO Opening balance</p> <p>Minimum balance of KES 1,000</p>
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> Crediting funds to account KES 100 per transaction No ledger fees No cash handling charges Cheque book given at KES 18 per leaf
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> Valid signed and stamped letter from the relevant School committee Covering letter and minutes from the Director City Education, District Education Officer, District Adult Education Officer or Municipal Education Officer Covering Letter must clearly specify the three(3) authorized account signatories who MUST ALL be physically present at the bank premises to provide authorized signatures as the basis for account opening Covering Letter must stipulate the account operating mandate. All the three (3) authorized signatories are mandatory for the operation of the account Proof of address (e.g. utility bill) Income statement
Process Information	Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs
Disclaimers	Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Guarantee/Bid Bond

This document sets out specific key facts you need to know regarding **Access Guarantee/Bid Bond**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	The Bank Guarantee or Bond is a service where the bank steps in on behalf of an individual or company towards specific liabilities of a debt or and where the debtor fails to settle a debt, the bank undertakes to cover it e.g. Bid bonds, Performance Bonds, Bank guarantees
Key Features & Benefits	The facility targets individuals and businesses that are looking to tender for or do business which you might have previously considered out of reach, they can improve the terms of your tenders and they can help you negotiate better terms on contracts
Terms	Commission fee 1% per quarter Tenor: 12 months
Fees and Charges	All charges, fees and commissions are subject to all relevant applicable Government duty. <ul style="list-style-type: none"> • Issuance 1% per quarter minimum KES. 2,000 • Amendment 1% per quarter minimum KES. 2,000 • Bid bonds 1% Flat with min charge of KES. 5,000 • Performance Bond 1% per quarter min KES. 5,000 • Advance Payment Guarantee 1% per quarter min KES 5,000 • Payment/Financial/Demand Guarantees 1% per quarter min KES. 5,000 • Cancellation of Uncollected Guarantees KES. 1,000
Requirements	<ul style="list-style-type: none"> • Duly filled application form • Must be an Access Bank Kenya account holder for the last 6 months
Process Information	<ul style="list-style-type: none"> • Must be an Access Bank Kenya account holder • Not negatively listed on CRB
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation
Enquiry Procedure	In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts: For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com

Key Facts Document: Telegraphic Transfers

This document sets out specific key facts you need to know regarding **Access Bank Telegraphic Transfers**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	A telegraphic transfer (TT) is an electronic method of transferring funds utilized primarily for wire transactions to foreign countries. It can be used by both individual and non-individual customers.
Key Features & Benefits	<ul style="list-style-type: none"> • This can be done at a branch or Online banking Account • As it is the faster way of transferring money, chances of getting affected by exchange rate fluctuations are low • Convenient way of transferring funds overseas • Competitive forex exchange rates
Terms	The funds must be sent through an Access Bank Kenya account
Fees and Charges	All charges, fees and commissions are subject to all relevant applicable Government duty. Outgoing Telegraphic Transfers via SWIFT - KES 2,500
Requirements	<ul style="list-style-type: none"> • Duly filled application form • Must be an Access Bank Kenya account holder • Supporting documents for amounts above KES 1 M • Income statement
Process Information	Must be an Access Bank Kenya account holder
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Real Time Gross Settlement (RTGS)

This document sets out specific key facts you need to know regarding **Access Real Time Gross Settlement (RTGS)**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	An RTGS is an electronic method of transferring funds utilized primarily for local wire transactions. It can be used by both individual and non-individual customers
Key Features & Benefits	<ul style="list-style-type: none"> • This can be done at a branch or Online banking Account • As it is the faster way of transferring money locally • Competitive forex exchange rates
Terms	<ul style="list-style-type: none"> • The funds must be sent through an Access Bank Kenya account • Funds are sent the same day if instructions are submitted before 2.30pm
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • Outgoing RTGS transfers (USD, KES, GBP, EUR, TZS, UGX, RWF) - KES 300 per transaction • Incoming RTGS - FREE • Amend RTGS - KES 300
Requirements	<ul style="list-style-type: none"> • Duly filled application form • Must be an Access Bank Kenya account holder • Supporting documents for amounts above KES 1 M
Process Information	Must be an Access Bank Kenya account holder
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Bank Access Documentary Collections

This document sets out specific key facts you need to know regarding **Access Documentary Collections**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	<ul style="list-style-type: none"> • Documentary Collection is a transaction whereby the exporter entrusts the collection of payment to the remitting bank (exporter's bank), which sends documents to a collecting bank (importer's bank), along with instructions for payment. That is, the documents will be delivered either against payment, against acceptance or on other terms and conditions as agreed between buyer (importer) and seller (exporter) • Funds are received from the importer and remitted to the exporter through the banks involved in the collection transaction in exchange for those documents.
Key Features & Benefits	<ul style="list-style-type: none"> • The Documentary Collections facility offers exporters/importers the flexibility, security, and comfort to conduct seamless business, as we manage all the document-handling needs on behalf of both export and import clients. • The exporter retains title to the goods until the importer either pays the face amount on sight or accepts the draft to incur a legal obligation to pay at a specified later date.
Terms	<ul style="list-style-type: none"> • Payment terms can either be sight payment or deferred payment e.g., 30 days, 60 days, 90 days etc.
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • Acceptance: 1% per quarter, minimum KES 4000 • Negotiation: 0.25% Minimum KES 4,000
Requirements	<ul style="list-style-type: none"> • Signed acceptance documents • Signed payment instructions
Process Information	<ul style="list-style-type: none"> • Must be an access bank account holder
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts: For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Chapaa popote (Mobile banking) and Online Banking (Retail and Corporate Internet Banking)

This document sets out specific key facts you need to know regarding **Access Chapaa popote (Mobile banking) and Online Banking (Retail and Corporate Internet Banking)**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	Chapaa Popote/ Mobile and Online Banking are secure platforms that give you 24hrs control of your bank account.
Key Features & Benefits	<ul style="list-style-type: none"> Funds transfers Pay bills: KPLC pre-paid/post-paid, DSTV, GoTv, Zuku, Nairobi Water bill, Startimes Airtime: Top-up your airtime for FREE (Safaricom /Airtel/Telecom); Buy for self or other. Account to M-PESA transfers (self and to friends and family) View, download and print statements for free
Terms	<ul style="list-style-type: none"> The funds must be sent through an Access Bank Kenya account Funds are sent the same day if instructions are submitted before 2.30pm
Fees and Charges	<p>All charges,fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> Chapaa Popote (Bank Account to MPESA) Bank Charges (Excluding Safaricom M-PESA Charges) 0 - 70,000 - KES 33 Chapaa Popote (MPESA to Bank Account) - Free Chapaa Popote (Account E-Statements Service) - Free Chapaa Popote Bill Payments - Free Chapaa Popote Airtime Top-up - Free Chapaa Popote (Funds Transfer) Access Bank Kenya Account to Access Bank Kenya Account i Free ABK to Local Bank (RTGS) - KES 300 per transaction ABK to Local Bank (EFT) KES 150 per transaction Bulk EFT transfer - KES 150 per transaction ABK to Local Bank (EFT) KES 150 per transaction
Requirements	<ul style="list-style-type: none"> Duly filled application form Must be an Access Bank Kenya account holder Supporting documents for amounts above KES 1 M
Process Information	Must be an Access Bank Kenya account holder
Disclaimers	<ul style="list-style-type: none"> Charges indicated on the products are subject to review by the Bank Changes in the industry could lead to amendments in the operation of certain products Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Universal Paybill.

This document sets out specific key facts you need to know regarding **Universal Paybill**, Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	<ul style="list-style-type: none"> • Universal Paybill is a cash collection service that allows our organization to collect money on a regular basis from our customers through Mpesa. • Through paybill numbers, we can serve our customers much better as our customers are able to pay for services with ease and timeliness.
Key Features & Benefits	<ul style="list-style-type: none"> • Banking customers who wish to receive monies into their Access Bank account from Mpesa wallets. • Business customers who may wish to receive, mainly one-offs from Mpesa wallet and have not subscribed to any of the subsequent products. Personal • (NB: These are a good target to be Mpesa Merchants) <p>Benefit. The recipient is credited with the full amount on real time basis.</p>
Fees and Charges	<p>Mpesa Charges - Borne by the payer Bank Charges - The bank does not levy any charges.</p>
Requirements	<p>Signed acceptance documents Signed payment instructions</p>
Process Information	<ul style="list-style-type: none"> • Must be an access bank account holder
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access Chap Chap (Short Code).

This document sets out specific key facts you need to know regarding **Access Chap Chap (Short Code)**, Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	<ul style="list-style-type: none"> • Access Chap Chap (Short Code) is a cash collection service that allows our organization to collect money on a regular basis from our customers through Mpesa.
Key Features & Benefits	<p>This is a collections solution for SMEs. It offers the option of inputting a reference where desired e.g. payment to a school. Benefit.</p> <p>The recipient is credited with the full amount on real time basis.</p>
Terms	Paybill: 862 863
Fees and Charges	<p>Mpesa Charges - Borne by the payer</p> <p>Bank Charges - The bank does not levy any charges.</p>
Requirements	<ul style="list-style-type: none"> • Signed acceptance documents • Signed payment instructions
Process Information	Must be an Access Bank Kenya account holder
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Merchant Till

This document sets out specific key facts you need to know regarding **Merchant Till**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	Merchant Till is a cash collection service that allows our organization to collect money on a regular basis from our customers through Mpesa.
Key Features & Benefits	<ul style="list-style-type: none"> • Suited for business owners (Merchants) who deals with walk-in walk-out customers. • For instance: supermarkets, restaurants, hardwares, pharmacies, boutiques, salons, petrol stations, etc. • The payer is usually physically present at the point of payment. <p>Benefit. The Merchant (customer in our books) is credited with the net amount (i.e., amount paid by the payer less Mpesa charges) either on real time basis or as a bulk at the end of the day depending on the customer's preference. Please note fuel stations are credited with the full value.</p>
Terms	Customer Specific
Fees and Charges	<p>Mpesa Charges - These are borne by the Merchant currently at the rate of 0.55% subject to a limit of Kes 200. Payments below Kes 200 are not charged. The only exception is payments to fuel station tills where the payer is the one charged at the rate of 0.25%.</p> <p>Bank Charges - The bank does not levy any charges.</p>
Requirements	<ul style="list-style-type: none"> • Signed acceptance documents • Signed payment instructions
Process Information	Must be an Access Bank Kenya account holder
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Merchant Paybill

This document sets out specific key facts you need to know regarding **Merchant Paybill**, Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	<ul style="list-style-type: none"> • Merchant Paybill is a cash collection service that allows our organization to collect money on a regular basis from our customers through Mpesa. • Through paybill numbers, we can serve our customers much better as our customers are able to pay for services with ease and timeliness.
Key Features & Benefits	<p>This is applicable where the business owner (Merchant) has an official relationship with the payer through a unique identifier. Examples including the unique identifiers are:</p> <ul style="list-style-type: none"> • Utility Companies: Account Number • Hospitals: Patient Number • Associations: Membership Number • Education Institution: Admission number <p>The payer is usually not physically present at the point is making payment. Benefit.</p> <p>The Merchant (customer in our books) is credited with the full-on real-time basis. Only exception is where the Merchant has chosen to bear Mpesa charges either in part or in whole.</p>
Terms	Customer Specific
Fees and Charges	<ul style="list-style-type: none"> • Signed acceptance documents • Signed payment instructions
Requirements	<p>Mpesa Charges - By default, the payer bears the charges, and the merchant receives full value. Merchant may bear the charges or share with the payer on request.</p> <p>Bank Charges - The bank does not levy any charges.</p>
Process Information	Must be an Access Bank Kenya account holder
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Mpower Loan

This document sets out specific key facts you need to know regarding **Mpower**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	A check-off loan available to employees whose employers have signed a memorandum of understanding (MOU) with Access Bank to process personal loans for purposes such as education, medical, furniture, consumer durables, motor vehicles, plot purchase, holidays, shares etc.
Key Features & Benefits	<ul style="list-style-type: none"> o Competitive interest rates. o Quick turnaround time
Terms	<ul style="list-style-type: none"> • loan amount of Kes. 20,000 • loan amount of Kes. 3,000,000 • Maximum term of up to 60 months • Top up Minimum available after 6 months • Loan available to employees whose employers have signed a memorandum of understanding (MOU) with Access Bank to process personal loans. • Must be an access bank account holder
Fees and Charges	<ul style="list-style-type: none"> • Processing Fee – 1% of loan amount. • Interest Rate – Prevailing Base Rate + Margin.
Requirements	<ul style="list-style-type: none"> • Employer introduction letter • National Identity Card and KRA Pin • Certified salary pay slips for the last 3 months • Filled loan application form
Process Information	<ul style="list-style-type: none"> • Filled and duly signed application forms
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Payday Loan

This document sets out specific key facts you need to know regarding **Payday Loan**, Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	A short-term loan open to all salaried employees who receive their salary through Access Bank.
Key Features & Benefits	<ul style="list-style-type: none"> o Competitive interest rates. o Quick turnaround time
Terms	<ul style="list-style-type: none"> • Amounts up to 30% of net salary • Loan repayment period of up to 30 days • Loan open to all salaried employees who receive their salary through Access Bank. • Must be an access bank account holder
Fees and Charges	<ul style="list-style-type: none"> • Processing Fee – 1% of loan amount. • Interest Rate – Prevailing Base Rate + Margin.
Requirements	<ul style="list-style-type: none"> • Salary must be processed through account held with Access Bank
Process Information	<ul style="list-style-type: none"> • Filled and duly signed application forms
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the bank • Charges in the industry could lead to amendments in the operations of certain products • Additional regulations in the industry could lead to the bank requesting for additional documentation
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Auto Loan.

This document sets out specific key facts you need to know regarding **Auto Loan**, Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	<p>A term loan facility available to business and individual account holders intended to assist in the acquisition of new and used motor vehicles for private use, commercial, school buses and tractors</p> <ul style="list-style-type: none"> •
Key Features & Benefits	<ul style="list-style-type: none"> • Competitive interest rates. • Quick turnaround time
Terms	<p>New Vehicles; Private/Commercial - up to 90% financing with repayment of up to 60 months. School Buses - up to 90% financing with quarterly repayment of up to 48 months. Tractors - up to 80% financing with repayment of up to 48 months. Used Vehicles; Private (below 8 years) - up to 80% financing with repayment of up to 48 months. Commercial (below 8 years) - up to 70% financing with repayment of up to 48 months Available to business and individual account holders intended to assist in the acquisition of new and used motor vehicles.</p>
Fees and Charges	<ul style="list-style-type: none"> • Processing Fee – 1% of loan amount. • Interest Rate – Prevailing Base Rate + Margin.
Requirements	<ul style="list-style-type: none"> • Company incorporation/registration, KRA Pin and directors' identification documents. • National ID and KRA Pin for individuals. • Certified payslips for 3 months and letter of employment (for salaried customers). • Certified bank statements for 12 months. • Resolution to borrow (for registered companies) or request letter (for individuals). • Equity contribution
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Instant Business Loan.

This document sets out specific key facts you need to know regarding **Instant Business Loan**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	A time loan designed specifically for SMEs to finance their working capital requirements
Key Features & Benefits	<ul style="list-style-type: none"> • Competitive interest rates. • Quick turnaround time
Terms	<ul style="list-style-type: none"> • Maximum loan amount of Kes. 2,000,000 • Maximum tenor of up to 12 months • Eligibility to top up existing loan • Flexible collateral options (stock/motor vehicle) • Must be an access bank account holder
Fees and Charges	<ul style="list-style-type: none"> • Processing Fee – 1% of loan amount. • Interest Rate – Prevailing Base Rate + Margin.
Requirements	<ul style="list-style-type: none"> • Resolution to borrow or customer request letter. • Business must have been in operation for at least 1 year • National Identity Card and KRA Pin • Certified bank statements for 12 months (for new to bank customers) • Demonstrate ability to repay loan from business cash flow.
Process Information	<ul style="list-style-type: none"> • Filled and duly signed application forms
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Overdraft

This document sets out specific key facts you need to know regarding **Overdraft**, Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	A limit provided as a stop-gap financing to bridge short term operating cash flow differences.
Key Features & Benefits	<p>Interest is calculated based on the amount accessed by the applicant.</p> <p>Competitive interest rates</p> <p>Quick turnaround time</p>
Terms	<p>Utilization is on a need basis</p> <p>Interest payment is on what has been utilized</p> <p>May be repaid off at any given time without any penalties</p> <p>Limit provided as a stop-gap financing.</p>
Fees and Charges	<ul style="list-style-type: none"> • Processing Fee – 1% of loan amount. • Interest Rate – Prevailing Base Rate + Margin.
Requirements	<p>Business must have been in operation for at least 2 years</p> <p>Certified bank statements for 12 months (for new to bank customers)</p> <p>Company incorporation/registration documents, KRA Pin and directors' identification documents.</p> <p>National ID and KRA Pin for individuals.</p> <p>Resolution to borrow (for registered companies) or request letter (for individuals).</p> <p>Tangible security.</p>
Process Information	<ul style="list-style-type: none"> • Filled and duly signed application forms
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact</p> <p>T +254704331786, +254752219600</p> <p>E contactcentrekenya@accessbankplc.com,</p> <p>W www.kenya.accessbankplc.com</p>

Key Facts Document: Letter of Credit (LC).

This document sets out specific key facts you need to know regarding **Letter of Credit (LC)**, Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	A written, irreversible undertaking by Access Bank, assuring the applicant's supplier/customer/beneficiary, of payment in on time and correct amount
Key Features & Benefits	Your supplier (Both Local or overseas) may require you to provide an irrevocable letter of credit in their favor to secure a trade transaction. We issue Letters of Credit to beneficiaries in virtually all countries worldwide
Terms	Available for short term basis. Can be used for specific project or revolving within 12 months. Written, irreversible undertaking by Access Bank.
Fees and Charges	<ul style="list-style-type: none"> • Processing Fee – 1% of loan amount. • Interest Rate – Prevailing Base Rate + Margin.
Requirements	<ul style="list-style-type: none"> • Board resolution or request letter • Supplier invoice • Copy of an import declaration form (IDF) • Goods in transit insurance cover • Equity contribution
Process Information	<ul style="list-style-type: none"> • Filled and duly signed application forms
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Import Finance Facility (IFF).

This document sets out specific key facts you need to know regarding **Import Finance Facility (IFF)**, Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures

Description	A short-term working capital facility available to customers engaged in importation of goods. It is used to settle bills of exchange that have matured and remain outstanding.
Key Features & Benefits	Maximum tenor of up to 180 days. Can be one-off or revolving.
Terms	Customers engaged in importation of goods.
Fees and Charges	<ul style="list-style-type: none"> • Processing Fee – 1% of loan amount. • Interest Rate – Prevailing Base Rate + Margin.
Requirements	<p>Minimum cash margin Board resolution or request letter Supplier invoice</p>
Process Information	<ul style="list-style-type: none"> • Filled and duly signed application forms
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Internet Banking

This document sets out specific key facts you need to know regarding Internet Banking, please read it in conjunction with our product specific general terms and conditions, the tariff guide and product brochures.

Description	Our online banking platform, Primusplus, assists you to carry out secure transactions faster and more efficiently with straight-through processing and simplified transaction workflows.
Key Features & Benefits	The solution provides an enhanced banking experience with innovative functionalities and features designed to grow your business. Services offered include: <ul style="list-style-type: none"> • Payments • Collections/Receivables • Payroll • Liquidity Management • Balance & Transaction Reporting
Terms	ZERO opening balance Minimum balance of KES 1,000
Fees and Charges	All charges, fees and commissions are subject to all relevant applicable Government duty. <ul style="list-style-type: none"> • RTGS - ksh 300 • Bill payments - Free • ITAX - ksh 300 • Mobile wallet - ksh 30
Requirements	Must have an Access Bank Kenya account
Process Information	Duly filled application forms.
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation
Enquiry Procedure	In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC contact: <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access Mobile Banking

This document sets out specific key facts you need to know regarding Mobile Banking, please read it in conjunction with our product specific general terms and conditions, the tariff guide and product brochures

Description	<p>Access Bank's secure Mobile Banking application that gives you 24hrs control of your bank account. This can be accessed by:</p> <ul style="list-style-type: none"> • Downloading Access Bank Mobile App • Dialing *862#
Key Features & Benefits	<ul style="list-style-type: none"> • Funds transfer • Account to M-PESA transfers (self and to others) • Airtime top up
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • Bank to Mpesa transfers – KES 30 • Mpesa to Bank Account – Free • Bill Payments – Free • Airtime top up – Free • Internal Funds transfer - Free
Requirements	<p>Must have an Access Bank Kenya account</p>
Process Information	<p>Duly filled application forms.</p>
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC contact:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Guarantees.

This document sets out specific key facts you need to know regarding Guarantees, please read it in conjunction with our product specific general terms and conditions, the tariff guide and product brochures.

Description	A guarantee to cover the procuring entity's expenses in case the participant revokes their bid or does not accept the offer.	A surety bond issued by the bank to guarantee satisfactory completion of a project by the contractor.	A guarantee that the advance payment will be returned to the procuring entity if the contractor does not fulfil their obligations on delivery of goods or services.
Key Features & Benefits	Can be one-off or revolving Tenors of up to 150 days	Can be one-off or revolving Tenors of up to 150 days	Can be one-off or revolving Tenors of up to 150 days
Requirements	Borrower must hold an account with Access Bank.	Borrower must hold an account with Access Bank. Cash margin	Can be one-off or revolving Tenors of up to 360 days
Fees and Charges	Processing Fee – 1% of loan amount. Interest Rate – Prevailing Base Rate + Margin.	Processing Fee – 1% of loan amount. Interest Rate – Prevailing Base Rate + Margin.	Processing Fee – 1% of loan amount. Interest Rate – Prevailing Base Rate + Margin.
Disclaimers	Charges indicated on the products are subject to review by the Bank Changes in the industry could lead to amendments in the operation of certain products Additional regulations in the industry could lead to the Bank requesting for additional documentation		
Enquiry Procedure	In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC contact: For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com		

Key Facts Document: Invoice/Certificate Discounting.

This document sets out specific key facts you need to know regarding Invoice/certificate Discounting, please read it in conjunction with our product specific general terms and conditions, the tariff guide and product brochures.

Description	A short-term facility providing funds to contractors/suppliers in advance of the credit period with the procuring entities.
Key Features & Benefits	Maximum tenor of up to 180 days Can be one-off or revolving. Up to 70% financing of invoice/certificate value
Terms	Facility providing funds to contractors/suppliers in advance of the credit period. Must be an access bank account holder.
Fees and Charges	<ul style="list-style-type: none"> • Processing Fee – 1% of loan amount. • Interest Rate – Prevailing Base Rate + Margin.
Requirements	<ul style="list-style-type: none"> • Original commercial invoice/payment certificate. • Board resolution or request letter.
Process Information	Duly filled application forms.
Disclaimers	Charges indicated on the products are subject to review by the Bank Changes in the industry could lead to amendments in the operation of certain products Additional regulations in the industry could lead to the Bank requesting for additional documentation
Enquiry Procedure	In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC contact: For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com , W www.kenya.accessbankplc.com

Key Facts Document: Local Purchase Order Financing

This document sets out specific key facts you need to know regarding Local Purchase Order Financing, please read it in conjunction with our product specific general terms and conditions, the tariff guide and product brochures.

Description	A short-term facility available to facilitate contractors/suppliers working capital needs to enable them service orders or execute contracts easily and on time.
Key Features & Benefits	Maximum tenor of up to 180 days. Can be one-off or revolving. Up to 70% financing of LPO value.
Terms	Facility providing funds to contractors/suppliers in advance of the credit period. Must be an access bank account holder.
Fees and Charges	<ul style="list-style-type: none"> • Processing Fee – 1% of loan amount. • Interest Rate – Prevailing Base Rate + Margin.
Requirements	Original commercial invoice/payment certificate. Board resolution or request letter.
Process Information	Duly filled application forms.
Disclaimers	Charges indicated on the products are subject to review by the Bank Changes in the industry could lead to amendments in the operation of certain products Additional regulations in the industry could lead to the Bank requesting for additional documentation
Enquiry Procedure	In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC contact: For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com , W www.kenya.accessbankplc.com

Key Facts Document: Import Duty Finance (IDF)

This document sets out specific key facts you need to know regarding Import Duty Finance (IDF), please read it in conjunction with our product specific general terms and conditions, the tariff guide and product brochures.

Description	A short-term working capital facility available to importers to cater for port charges and custom duty thus avoid storage and demurrage charges.
Key Features & Benefits	Maximum tenor of up to 180 days. Can be one-off or revolving. 100% financing of correctly calculated duties and taxes as per KRA guidelines.
Terms	Customers engaged in importation of goods.
Fees and Charges	<ul style="list-style-type: none"> • Processing Fee – 1% of loan amount. • Interest Rate – Prevailing Base Rate + Margin.
Requirements	Importer of authorized goods e.g., raw materials, machinery, vehicles, electronics etc. Board resolution or request letter. Import Duty Declaration Form.
Process Information	Duly filled application forms.
Disclaimers	Charges indicated on the products are subject to review by the Bank Changes in the industry could lead to amendments in the operation of certain products Additional regulations in the industry could lead to the Bank requesting for additional documentation
Enquiry Procedure	In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC contact: For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com , W www.kenya.accessbankplc.com

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